
State:	Arkansas	Filing Company:	Starmount Life Insurance Company
TOI/Sub-TOI:	L07I Individual Life - Whole/L07I.101 Fixed/Indeterminate Premium - Single Life		
Product Name:	ValueLife - Interest Rate		
Project Name/Number:	/		

Filing at a Glance

Company:	Starmount Life Insurance Company
Product Name:	ValueLife - Interest Rate
State:	Arkansas
TOI:	L07I Individual Life - Whole
Sub-TOI:	L07I.101 Fixed/Indeterminate Premium - Single Life
Filing Type:	Form
Date Submitted:	11/13/2012
SERFF Tr Num:	STAR-128766540
SERFF Status:	Closed-Approved-Closed
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	
Implementation	01/01/2013
Date Requested:	
Author(s):	Belle Lucas, Natka Varisco, Ruston Woolley, Jennifer LeGlue
Reviewer(s):	Linda Bird (primary)
Disposition Date:	11/26/2012
Disposition Status:	Approved-Closed
Implementation Date:	
State Filing Description:	

State: Arkansas
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: ValueLife - Interest Rate
Project Name/Number: /

Filing Company: Starmount Life Insurance Company

General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 11/26/2012
State Status Changed: 11/26/2012
Deemer Date: Created By: Natka Varisco
Submitted By: Natka Varisco Corresponding Filing Tracking Number:

Filing Description:

We are submitting an informational filing to advise you of the Valuation Interest Rate Change on the following products:

Product Name Policy Form Number Approval Date SERFF Filing number

ValueLife Gold 32-001 12/5/2008 STAR-125904769

StarLife Gold 21-001 12/4/2006 STAR-125010980

SelectLife 51-001 8/23/2006 USPH-6SQJ6M898/00-00/00-00/00

GIWL 42-001 11/30/2010 STAR-126916255

The Interest rate on the above listed products will change from 4% to 3.5%. This change will become effective on new policies issued beginning January 1, 2013.

I have attached a revised Speculations page highlighting the new interest rate.

All other product design features are identical to those of the forms previously approved.

Company and Contact

Filing Contact Information

Ruston Woolley, Compliance Specialist rustonb@starmountlife.com
8485 Goodwood Blvd. 225-400-9247 [Phone]
Baton Rouge, LA 70806-7878 225-610-1447 [FAX]

Filing Company Information

Starmount Life Insurance Company	CoCode: 68985	State of Domicile: Louisiana
7800 Office Park Boulevard	Group Code:	Company Type:
Baton Rouge, LA 70809	Group Name:	State ID Number:
(225) 926-2888 ext. [Phone]	FEIN Number: 72-0977315	

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00

SERFF Tracking #: STAR-128766540

State Tracking #:

Company Tracking #:

State: Arkansas **Filing Company:** Starmount Life Insurance Company
TOI/Sub-TOI: L07I Individual Life - Whole/L07I.101 Fixed/Indeterminate Premium - Single Life
Product Name: ValueLife - Interest Rate
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Retaliatory? No

Fee Explanation:

Per Company: No

Company	Amount	Date Processed	Transaction #
Starmount Life Insurance Company	\$50.00	11/13/2012	64852805

SERFF Tracking #:	STAR-128766540	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	Starmount Life Insurance Company
TOI/Sub-TOI:	L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/26/2012	11/26/2012

SERFF Tracking #:	STAR-128766540	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	Starmount Life Insurance Company
TOI/Sub-TOI:	L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life		
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Project Name/Number:	/		

Disposition

Disposition Date: 11/26/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	ValueLife Gold		Yes

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TOI/Sub-TOI:	L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life		
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Project Name/Number:	/		

Form Schedule

Lead Form Number: 32-001									
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		ValueLife Gold	32-001-AR	SCH	Revised	Previous Filing Number:	STAR-125904769		32-001 spec pages revised AR.pdf
						Replaced Form Number:			

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

STARMOUNT LIFE INSURANCE COMPANY

OWNER: [John Doe]
BENEFICIARY: [Mary Doe]
PREMIUM CLASS: [Standard]
CONVERSION DATE: [December 1, 2016]
TERMINATION DATE: [December 1, 2069]

BENEFITS AND PREMIUMS:

	BENEFIT PERIOD	PREMIUM PERIOD	*INITIAL MONTHLY PREMIUM	*INITIAL ANNUAL PREMIUM
FORM # 32-001	Life	Life	\$15.00	\$180.00

*The initial premiums are guaranteed for the first year. See pages 13 and 14 for subsequent premiums and guaranteed maximum premiums.

VALUATION BASIS: Commissioner's 2001 Standard Ordinary Ultimate Mortality Table, sex distinct, smoker distinct, Age Last Birthday with Interest at [3.5%]

CASH VALUE AND NONFORFEITURE BASIS: Commissioner's 2001 Standard Ordinary Ultimate Mortality Table, Sex Distinct, Smoker Distinct, Age Last Birthday with interest at [5%]

Monthly premiums under \$10.00 will be billed quarterly.

INSURED:	[John Doe]	POLICY NUMBER:	12345678
AGE AND SEX:	[57 Male]	FACE AMOUNT:	[\$20,000]
SMOKING STATUS:	[Non-smoker]	POLICY ISSUE DATE:	[December 1, 2006]
DATE OF BIRTH:	[November 10, 1949]		